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United States Bankruptcy Court Middle District of Florida

In re: Alberto Anthony Ramos Mary Louise Holloway-Ramos Debtors

Case No. 19-00002-JAF Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 113A-3 User: admin Page 1 of 1 Date Rcvd: Mar 29, 2019 Form ID: 7nfmtam Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb +Alberto Anthony Ramos, Mary Louise Holloway-Ramos, 2392 Perth Dr, Orange Park, FL 32065-6382

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

Doreen Abbott jaxtrustee@gmail.com, dabbott@ecf.axosfs.com United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 2

[7nfinmgt] [Notice of Requirement to File Certification About a Financial Management Course – Ch 7]

### UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

In re:	Case No. 3:19-bk-00002-JAF
	Chapter 7

Alberto Anthony Ramos 2392 Perth Dr Orange Park, FL 32065

Mary Louise Holloway–Ramos 2392 Perth Dr Orange Park, FL 32065

Debtor\* /

# NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE

In order to receive a discharge, the Debtor must complete an instructional course in personal financial management, as described in 11 U.S.C. § 111. The Debtor has not filed a Certification About a Financial Management Course (Official Form 423).

YOU ARE NOTIFIED that in a chapter 7 case, the case will close without an entry of discharge if the Debtor fails to file the certification within 60 days after the first date set for the meeting of creditors in accordance with Fed. R. Bankr. P. 1007(c).

If you previously submitted a Certification About a Financial Management Course (Official Form 423) dated prior to the petition file date of January 2, 2019, a new post–petition Certification About a Financial Management Course is required.

A link to forms is available on the Court's website at: http://www.flmb.uscourts.gov/bkforms/bankruptcy\_forms.html.

Dated: March 28, 2019

FOR THE COURT Sheryl L. Loesch, Clerk of Court 300 North Hogan Street Suite 3–150 Jacksonville, FL 32202

\*All references to "Debtor" shall include and refer to both debtors in a case filed jointly by two individuals.

Copies furnished to: Debtor Debtor's Attorney Trustee U.S. Trustee